

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1 (Previously amended) In a computer-implemented system for managing
2 financial transactions, a method for applying an exchange rate to convert a transac-
3 tion from a first currency to a second currency, comprising:
4 receiving, by a computer system, a financial transaction, including a
5 date and a transaction amount in the first currency;
6 accessing, by the computer system, an electronically stored plurality of
7 historical exchange rates for the first currency with respect to
8 the second currency, each historical exchange rate corre-
9 sponding to a time period;
10 responsive to the date of the received financial transaction correspond-
11 ing to a time period of one of the historical exchange rates,
12 automatically selecting, by the computer system, the historical
13 exchange rate;
14 responsive to the date of the received financial transaction not corre-
15 sponding to a time period of one of the historical exchange
16 rates, automatically selecting, by the computer system, a histori-
17 cal exchange rate having the most recent time period among

18 available historical exchange rates having time periods prior to
19 the date of the received financial transaction;
20 automatically applying, by the computer system, the selected historical
21 exchange rate to the received financial transaction, to derive a
22 converted transaction amount in the second currency; and
23 performing at least one of the steps of:
24 storing the converted transaction amount in a storage medium;
25 and
26 outputting the converted transaction amount.

1 2. (Original) The method of claim 1, wherein each time period comprises one
2 selected from the group consisting of:
3 a date; and
4 a range of dates.

1 3. (Original) The method of claim 1, further comprising:
2 storing the received financial transaction including the date, the trans-
3 action amount, and the selected exchange rate.

1 4. (Original) The method of claim 1, further comprising:
2 receiving input overriding the selected exchange rate, the input com-
3 prising a second exchange rate.

1 5. (Original) The method of claim 4, further comprising:
2 storing, in the stored plurality of exchange rates, the second exchange
3 rate and a corresponding time period for the second exchange
4 rate.

1 6. (Original) The method of claim 1, wherein the financial transaction is a
2 transfer between accounts.

1 7. (Original) The method of claim 1, wherein the financial transaction is se-
2 lected from the group consisting of an investment purchase and an investment sale.

1 8. (Previously amended) The method of claim 1, wherein outputting the con-
2 verted transaction amount comprises:
3 generating a report including the converted transaction amount; and
4 outputting the generated report.

1 9. (Original) The method of claim 8, wherein the report is selected from the
2 group consisting of:
3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 10. (Previously amended) In a computer-implemented system for managing
2 financial transactions, a method for applying exchange rates, comprising:
3 receiving, by a computer system, a plurality of financial transactions,
4 each financial transaction including a date and a transaction
5 amount in a first currency;
6 for each of at least a subset of the received financial transactions:
7 responsive to the date of the received financial transaction cor-
8 responding to a date of a stored historical exchange rate
9 from an electronically stored plurality of historical ex-
10 change rates, automatically obtaining, by the computer
11 system, the corresponding historical exchange rate;
12 responsive to the date of the received financial transaction not
13 corresponding to a date of a stored historical exchange
14 rate from an electronically stored plurality of historical
15 exchange rates, automatically obtaining, by the computer
16 system, a historical exchange rate having the most recent
17 date among available historical exchange rates having
18 dates prior to the date of the received financial transac-
19 tion;

20 \ / automatically applying, by the computer system, the obtained
21 historical exchange rate to the transaction to derive a
22 transaction amount in a second currency;
23 electronically storing, by the computer system, the derived
24 transaction amount in the second currency; and
25 electronically storing, by the computer system, the obtained his-
26 torical exchange rate in an exchange rate table.

1 11. (Original) The method of claim 10, wherein at least one financial transac-
2 tion is a transfer between accounts.

1 12. (Original) The method of claim 10, wherein at least one financial transac-
2 tion is selected from the group consisting of an investment purchase and an invest-
3 ment sale.

1 13. (Original) The method of claim 10, further comprising:
2 generating a report including the derived transaction amounts in the
3 second currency.

1 14. (Original) The method of claim 13, wherein the report is selected from
2 the group consisting of:
3 a capital gains report;
4 a transaction report; and

5 an investment report.

1 15. (Previously amended) A computer-implemented method for generating
2 a financial report including at least two transactions, comprising:

3 retrieving, by a computer system, a first transaction including a first
4 date, a first transaction amount in a first currency, and a first
5 historical exchange rate for the first currency, responsive to the
6 first date;

7 retrieving, by the computer system, a second transaction including a
8 second date, a second transaction amount in a second currency,
9 and a second historical exchange rate for the second currency,
10 responsive to the second date;

11 automatically applying, by the computer system, the first historical ex-
12 change rate to the first transaction to obtain a first converted
13 amount in a home currency;

14 automatically applying, by the computer system, the second historical
15 exchange rate to the second transaction to obtain a second con-
16 verted amount in the home currency; and

17 outputting, by the computer system, a report including the converted
18 amounts in the home currency;

19 wherein each historical exchange rate corresponds to a time period, and
20 wherein retrieving each historical exchange rate comprises:
21 responsive to the date of the transaction corresponding to a time pe-
22 riod of one of the historical exchange rates, retrieving the his-
23 torical exchange rate having a time period corresponding to the
24 date of the transaction; and
25 responsive to the date of the transaction not corresponding to a time
26 period of one of the historical exchange rates, retrieving the his-
27 torical exchange rate having the most recent time period among
28 available historical exchange rates having time periods prior to
29 the date of the transaction.

1 16. (Original) The computer-implemented method of claim 15, wherein the
2 first currency is the same as the second currency.

1 17. (Original) The computer-implemented method of claim 15, wherein each
2 of the steps of obtaining a first exchange rate and obtaining a second exchange rate
3 comprises retrieving an exchange rate from an exchange rate history table respon-
4 sive to the date of the transaction.

1 18. (Original) The computer-implemented method of claim 15, wherein the
2 report is selected from the group consisting of:
3 a capital gains report;

4 a transaction report; and
5 an investment report.

1 19. (Currently amended) A software product for managing financial transac-
2 tions, comprising:

3 an exchange rate table for storing a plurality of historical exchange
4 rates for a currency, each historical exchange rate corresponding
5 to a time period; and

6 a user interface comprising a display of historical exchange rate infor-
7 mation, the information comprising a plurality of exchange
8 rates obtained from the exchange rate table; and

9 an exchange rate code module for causing a computer system to per-
10 form the steps of:

11 ✓ automatically selecting a historical exchange rate from the ex-
12 change rate table; and

13 automatically applying the selected historical exchange rate to a
14 transaction to obtain a converted transaction amount;
15 and

16 at least one of the steps of:

17 storing the converted transaction amount in a storage
18 medium; and

19 outputting the converted transaction amount;

20 wherein the transaction has a date, and wherein automatically select-
21 ing the historical exchange rate comprises:
22 responsive to the date of the transaction corresponding to a time
23 period of one of the historical exchange rates, selecting
24 the historical exchange rate having a time period corre-
25 sponding to the date of the transaction; and
26 c/ responsive to the date of the transaction not corresponding to a
27 time period of one of the historical exchange rates, select-
28 ing the historical exchange rate having the most recent
29 time period among available historical exchange rates
30 having time periods prior to the date of the transaction.

1 20. (Original) The software product of claim 19, wherein the time period
2 comprises one of:
3 a date; and
4 a range of dates.

1 21. (Cancelled).

1 22. (Previously amended) In a computer-implemented system for managing
2 financial transactions, a user interface for applying exchange rates to financial trans-
3 actions, comprising:

4 a first user interface element for receiving user entry of a financial
5 transaction including a date; and
6 a second user interface element for:
7 displaying, by a computer system, a default value for an ex-
8 change rate, the default value corresponding to one se-
9 lected from the group consisting of;
10 a historical exchange rate having a time period corre-
11 sponding to the date of the financial transaction;
12 and
13 a historical exchange rate having a time period that is the
14 most recent among available historical exchange
15 rates having time periods prior to the date of the
16 financial transaction; and
17 receiving, by the computer system, at least one of user entry of
18 and user selection of an exchange rate for the financial
19 transaction.
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1 23. (Cancelled).

1 ~~24~~ 24. (Previously amended) A computer-implemented system for applying
2 multiple exchange rates, comprising:

3 7b } a list of currencies;
4 for each currency, a list of historical exchange rates, each exchange rate
5 corresponding to a time period;
6 a transaction register, for storing transaction records, each of at least a
7 subset of the transaction records;
8 a transaction input interface for receiving user entry of at least one
9 transaction for storage in the transaction register, each transac-
10 tion having a date; and
11 an exchange rate selector for automatically selecting, for at least a sub-
12 set of the entered transactions, an exchange rate from the list of
13 historical exchange rates by:
14 responsive to the date of the entered transaction corresponding
15 to a time period of one of the historical exchange rates,
16 selecting the historical exchange rate; and
17 responsive to the date of the entered transaction not corre-
18 sponding to a time period of one of the historical ex-
19 change rates, selecting a historical exchange rate having
20 the most recent time period among available historical
21 exchange rates having time periods prior to the date of
22 the entered transaction;
23 and wherein the transaction input interface displays the selected ex-
24 change rate;

25

~~25. and wherein the transaction register stores the selected exchange rate~~
~~in the corresponding transaction record.~~

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25. (Previously amended) The computer-implemented system of claim 24,

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further comprising:

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a report generator, coupled to the transaction register, for generating a

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report including at least one transaction record, the report in-

5

cluding the exchange rate of the transaction record.

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~~26. (Previously amended) A computer-implemented system for applying~~
~~multiple exchange rates, comprising:~~

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3

~~an exchange rate storage device, for storing a plurality of historical ex-~~

4

~~change rates for converting a first currency to a second cur-~~

5

~~rency, each exchange rate corresponding to a time period;~~

6

~~a transaction storage device, for electronically storing at least one fi-~~

7

~~nancial transaction in the first currency, including a date;~~

8

~~an exchange rate selector, coupled to the exchange rate storage device,~~

9

~~for automatically selecting, for at least one stored financial~~

10

~~transaction, an exchange rate from the plurality of historical ex-~~

11

~~change rates by:~~

12 ^{D7} responsive to the date of the financial transaction corresponding
13 to a time period of one of the stored historical exchange
14 rates, selecting the historical exchange rate; and
15 responsive to the date of the financial transaction not corre-
16 sponding to a time period of one of the stored historical
17 exchange rates, selecting a historical exchange rate hav-
18 ing the most recent time period among available stored
19 historical exchange rates having time periods prior to the
20 date of the financial transaction; and
21 a transaction display, coupled to the transaction storage device and to
22 the exchange rate selector, for automatically applying the se-
23 lected stored exchange rate to the at least one stored financial
24 transaction to obtain at least one value in the second currency,
25 and for displaying the at least one value.

1 27. (Previously amended) The computer-implemented system of claim 26,
2 wherein the transaction storage device stores the financial transaction including the
3 applied exchange rate.

1 28. (Previously amended) The computer-implemented system of claim 26,
2 further comprising:

3 a report generator, coupled to the transaction storage device, for gen-
4 erating a report including the financial transaction in the second
5 currency.

1 ~~29.~~ (Previously amended) A computer-implemented system for applying an
2 exchange rate to convert a transaction from a first currency to a second currency,
3 comprising:
4 an input device, for receiving at least one financial transaction, the fi-
5 nancial transaction including a date and a transaction amount in
6 a first currency;
7 an exchange rate retrieval device, for automatically selecting and ob-
8 taining an exchange rate for the received financial transaction,
9 and for applying the exchange rate to convert the transaction
10 amount to the second currency; and
11 a transaction storage device, for storing the received at least one finan-
12 cial transaction including the date and at least one selected from
13 the group consisting of the obtained exchange rate and the con-
14 verted transaction amount;
15 wherein the exchange rate retrieval device selects the exchange rate
16 from a plurality of stored historical exchange rates, each stored
17 exchange rate having a time period, by:

18 responsive to the date of the received financial transaction cor-
19 responding to a time period of one of the historical ex-
20 change rates, selecting the historical exchange rate;
21 responsive to the date of the received financial transaction not
22 corresponding to a time period of one of the historical
23 exchange rates, selecting a historical exchange rate hav-
24 ing the most recent time period among available histori-
25 cal exchange rates having time periods prior to the date
26 of the received financial transaction.

1 30. (Previously amended) The computer-implemented system of claim 29,
2 further comprising:
3 an exchange rate table, coupled to the exchange rate retrieval device,
4 for storing the obtained exchange rate and the date.

1 31. (Previously amended) The computer-implemented system of claim 29,
2 further comprising:
3 a report generator, coupled to the transaction storage device, for gen-
4 erating a report including the financial transaction.

1 32. (Previously amended) A computer-implemented system for generating a
2 financial report, including at least two transactions, comprising:

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an exchange rate application device, for obtaining a first exchange rate for a first transaction, obtaining a second exchange rate for a second transaction, automatically applying the first exchange rate to the first transaction to obtain a first converted amount, and automatically applying the second exchange rate to the second transaction to obtain a second converted amount; and a report generation module, coupled to the exchange rate application device, for developing and formatting a report including the converted amounts; and an output device, coupled to the report generation module, for outputting the formatted report; wherein the exchange rate application device obtains each exchange rate for each transaction from a plurality of stored historical exchange rates, each stored exchange rate having a time period, by: responsive to the date of the transaction corresponding to a time period of one of the historical exchange rates, obtaining the historical exchange rate; and responsive to the date of the transaction not corresponding to a time period of one of the historical exchange rates, obtaining a historical exchange rate having the most recent

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~~time period among available historical exchange rates~~

25

~~having time periods prior to the date of the transaction.~~

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33. (Previously amended) The computer-implemented system of claim 32,

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further comprising:

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a transaction storage device, for storing at least two financial transactions,

4

and an associated exchange rate for each financial transaction.

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34. (Cancelled).

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~~35. (Previously amended) A computer program product for applying an ex-~~

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~~change rate to convert a transaction from a first currency to a second currency in a~~

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~~financial transaction management system, comprising:~~

4

~~a computer readable medium; and~~

5

~~computer program code, encoded on the medium, for controlling a~~

6

~~processor to perform the operations of:~~

7

~~receiving a financial transaction, including a date and a transac-~~

8

~~tion amount in the first currency;~~

9

~~accessing an electronically stored plurality of historical ex-~~

10

~~change rates for the first currency with respect to the sec-~~

11

~~ond currency, each historical exchange rate correspond-~~

12

~~ing to a time period;~~

13 ~~D10~~ responsive to the date of the received financial transaction cor-
14 responding to a time period of one of the historical ex-
15 change rates, automatically selecting the historical ex-
16 change rate;
17 responsive to the date of the received financial transaction not
18 corresponding to a time period of one of the historical
19 exchange rates, automatically selecting, by the computer
20 system, a historical exchange rate having the most recent
21 time period among available historical exchange rates
22 having time periods prior to the date of the received fi-
23 nancial transaction;
24 automatically applying the selected historical exchange rate to
25 the received financial transaction, to derive a converted
26 transaction amount in the second currency; and
27 performing at least one of the steps of:
28 storing the converted transaction amount in a storage
29 medium; and
30 outputting the converted transaction amount.

1 36. (Original) The computer program product of claim 35, wherein each time
2 period comprises one selected from the group consisting of:
3 a date; and

4 a range of dates.

1 37. (Previously amended) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 storing the received financial transaction including the date, the trans-
5 action amount, and the selected exchange rate.

1 38. (Previously amended) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 receiving input overriding the applied exchange rate, the input com-
5 prising a second exchange rate.

1 39. (Previously amended) The computer program product of claim 38, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 storing the second exchange rate and a corresponding time period in
5 the stored plurality of exchange rates.

1 40. (Original) The computer program product of claim 35, wherein the fi-
2 nancial transaction is a transfer between accounts.

1 41. (Original) The computer program product of claim 35, wherein the fi-
2 nancial transaction is selected from the group consisting of an investment purchase
3 and an investment sale.

1 42. (Previously amended) The computer program product of claim 35, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operations of:

4 generating a report including the converted transaction amount; and
5 outputting the generated report.

1 43. (Previously amended) The computer program product of claim 42,
2 wherein the report is selected from the group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.

1 ~~44. (Previously amended) A computer program product for applying multi-~~
2 ~~ple exchange rates in a financial transaction management system, comprising:~~
3 ~~a computer readable medium; and~~
4 ~~computer program code, encoded on the medium, for controlling a~~
5 ~~processor to perform the operations of:~~

6 ~~receiving a plurality of financial transactions, each financial~~
7 ~~transaction including a date and a transaction amount in~~
8 ~~a first currency; and~~
9 ~~for each of at least a subset of the received financial transactions:~~
10 ~~responsive to the date of the received financial transac-~~
11 ~~tion corresponding to a date of a stored historical~~
12 ~~exchange rate from an electronically stored plural-~~
13 ~~ity of historical exchange rates, automatically ob-~~
14 ~~taining the corresponding historical exchange rate;~~
15 ~~responsive to the date of the received financial transac-~~
16 ~~tion not corresponding to a date of a stored his-~~
17 ~~torical exchange rate from an electronically stored~~
18 ~~plurality of historical exchange rates, automati-~~
19 ~~cally obtaining a historical exchange rate having~~
20 ~~the most recent date among available historical~~
21 ~~exchange rates having dates prior to the date of~~
22 ~~the received financial transaction;~~
23 ~~automatically applying the obtained historical exchange~~
24 ~~rate to the transaction to derive a transaction~~
25 ~~amount in a second currency;~~
26 ~~automatically storing the derived transaction amount in~~
27 ~~the second currency; and~~

28 automatically storing the obtained historical exchange
29 rate in an exchange rate table.

1 45. (Original) The computer program product of claim 44, wherein at least
2 one financial transaction is a transfer between accounts.

1 46. (Original) The computer program product of claim 44, wherein the fi-
2 nancial transaction is selected from the group consisting of an investment purchase
3 and an investment sale.

1 47. (Previously amended) The computer program product of claim 44, fur-
2 ther comprising computer program code, encoded on the medium, for controlling a
3 processor to perform the operation of:

4 generating a report including the derived transaction amounts in the
5 second currency.

1 48. (Original) The method of claim 47, wherein the report is selected from
2 the group consisting of:

3 a capital gains report;
4 a transaction report; and
5 an investment report.


1 49. (Previously amended) A computer program product for generating a fi-
2 nancial report including at least two transactions, comprising:

3 a computer readable medium; and
4 computer program code, encoded on the medium, for controlling a
5 processor to perform the operations of:
6 retrieving a first transaction including a first date, a first trans-
7 action amount in a first currency, and a first historical ex-
8 change rate for the first currency, responsive to the first
9 date;
10 retrieving a second transaction including a second date, a sec-
11 ond transaction amount in a second currency, and a sec-
12 ond historical exchange rate for the second currency, re-
13 sponsive to the second date;
14 automatically applying the first historical exchange rate to the
15 first transaction to obtain a first converted amount in a
16 home currency;
17 automatically applying the second historical exchange rate to
18 the second transaction to obtain a second converted
19 amount in the home currency; and
20 outputting a report including the converted amounts in the
21 home currency.

1 50. (Original) The computer program product of claim 49, wherein the first
2 currency is the same as the second currency.

1 51. (Previously amended) The computer program product of claim 49,
2 wherein each transaction has a date, and wherein each of obtaining a first exchange
3 rate and obtaining a second exchange rate comprises retrieving an exchange rate
4 from an exchange rate history table responsive to the date of the transaction.

1 52. (Previously amended) The computer program product of claim 49,
2 wherein the report is selected from the group consisting of:
3 a capital gains report;
4 a transaction report; and
5 an investment report.

1  53. (Previously amended) A computer program product for managing fi-
2 nancial transactions, comprising:
3 a computer readable medium; and
4 computer program code, encoded on the medium, for controlling a
5 processor to perform the operations of:
6 generating an exchange rate table for storing a plurality of his-
7 torical exchange rates for a currency, each historical ex-
8 change rate corresponding to a time period; and
9 presenting a user interface comprising a display of historical ex-
10 change rate information, the information comprising a

11 plurality of exchange rates obtained from the exchange
12 rate table; and
13 automatically selecting a historical exchange rate from the ex-
14 change rate table;
15 automatically applying the selected historical exchange rate to a
16 transaction; and
17 wherein the transaction has a date, and wherein automatically select-
18 ing the historical exchange rate comprises:
19 responsive to the date of the transaction corresponding to a time
20 period of one of the historical exchange rates, selecting
21 the historical exchange rate having a time period corre-
22 sponding to the date of the transaction; and
23 responsive to the date of the transaction not corresponding to a
24 time period of one of the historical exchange rates, select-
25 ing the historical exchange rate having the most recent
26 time period among available historical exchange rates
27 having time periods prior to the date of the transaction.

1 54. (Original) The software product of claim 53, wherein the time period
2 comprises one of:
3 a date; and
4 a range of dates.

1 55. (Cancelled).

1 ~~56. (Previously amended) A computer program product for presenting a~~
2 ~~user interface for applying exchange rates to financial transactions, comprising:~~
3 ~~a computer readable medium; and~~
4 ~~computer program code, encoded on the medium, for controlling a~~
5 ~~processor to perform the operations of:~~
6 ~~presenting a first user interface element for receiving user entry~~
7 ~~of a financial transaction including a date; and~~
8 ~~presenting a second user interface element for:~~
9 ~~displaying a default value for an exchange rate;~~
10 ~~receiving at least one of user entry of and user selection~~
11 ~~of an exchange rate for the financial transaction;~~
12 ~~wherein the default value for the exchange rate is determined by:~~
13 ~~responsive to the date of the financial transaction corresponding to a~~
14 ~~time period of a historical exchange rate from a stored plurality~~
15 ~~of historical exchange rates, retrieving the historical exchange~~
16 ~~rate having a time period corresponding to the date of the fi-~~
17 ~~nancial transaction; and~~
18 ~~responsive to the date of the financial transaction not corresponding to~~
19 ~~a time period of a historical exchange rate from the stored plu-~~

20 rality of historical exchange rates, retrieving the historical ex-
21 change rate having the most recent time period among available
22 historical exchange rates having time periods prior to the date
23 of the financial transaction.

1 57. (Cancelled).